S2235-1 (4)

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-FIFTH REPORT

Banks

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Idaho Credit Code

Savings and Loan Associations

Securities (Blue Sky)

TOM D. McELDOWNEY
Director

July 1, 1982, through June 30, 1983

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-Fifth Report of business transacted by the Department of Finance.

TOM D. McEDOWNEY, C.P.E.
Director, Department of Finance

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FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, securities issuers, brokers, and salesman, and endowed care cemeteries and enforcing the provisions of the Idaho Credit Code. The Department is made up of nine programs, two of which relate specifically to the administration of the Department and the other seven programs concern the enforcement of the seven regulatory statutes which the Department administers.

COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

Commissioner	Term of Office
C. C. LOVELAND	March 6, 1905 to June 1, 1907
W. S. CHANEY	June 1, 1907 to March 6, 1909
WILLIAM G. CRUSE	March 6, 1909 to June 2, 1911
V. W. PLATT	June 2, 1911 to February 1, 1913
A. E. REID	February 1, 1913 to February 6, 1915
G. R. HITT	February 6, 1915 to January 25, 1919
JAY GIVSON	January 25, 1919 to September 10, 1920
J. G. FRALICK	September 10, 1920 to February 7, 1923
E. W. PORTER	February 7, 1923 to February 1, 1931
BEN DIEFENDORF	February 1, 1931 to January 13, 1937
GEORGE W. WEDGWOOD	January 13, 1937 to January 1, 1939
G. L. JENKINS	January 1, 1939 to January 6, 1941
GEORGE W. WEDGWOOD	January 6, 1941 to January 4, 1943
G. L. JENKINS	January 4, 1943 to January 2, 1945
J. B. NEWPORT	January 4, 1945 to December 28, 1946
WILLIAM J. SEWELL	December 28, 1946 to January 6, 1947
E. F. HAWORTH	January 6, 1947 to August 15, 1952
AUSTIN SCHAUWEILER	August 15, 1952 to May 14, 1954
R. U. SPAULDING	June 17, 1954 to April 14, 1961
J. L. McCARTHY	June 1, 1961 to July 9, 1965
TOM D. McELDOWNEY (Acting)	August 10, 1965 to January 31, 1967
JOHN D. SILVA	February 1, 1967 to January 4, 1971
TOM D. McELDOWNEY (Acting)	January 4, 1971 to August 29, 1971
TOM D. McELDOWNEY	August 30, 1971 to Present

SUMMARY OF INCOME AND EXPENSES

July 1, 1982 through June 30, 1983

INCOME BY SOURCE

GENERAL ACCOUNT	
Banks	$ 237,706.99
Collection Agencies	14,072.50
Credit Unions	93,040.82
Savings and Loan Associations	6,545.33
Securities	658,270.57
Uniform Consumer Credit Code (Idaho Credit Code-effective 4-1-83)	132,121.90
TOTAL INCOME TO THE GENERAL ACCOUNT	$1,141,758.11
MISCELLANEOUS ACCOUNTS	
Cemetery Account	$ 4,397.55
Department of Finance Suspense Account	1,060.31
Interagency Billing and Receipts Account	1,900.64
TOTAL INCOME COLLECTED	$1,149,116.61
APPROPRIATION	
General Account	$ 881,500.00
State Cemetery Board Account	1,500.00
Interagency Billing and Receipts Account	5,000.00
TOTAL APPROPRIATION	$ 888,000.00*

*GENERAL ACCOUNT HOLDBACK

ADJUSTED TOTALS	
General Account (Executive Order #82-17)	$ 69,800.00
General Account (Executive Order #82-27)	13,200.00
TOTAL ADJUSTMENTS	$ 805,000.00
EXPENDITURES	
Personnel Costs	$ 639,102.00
Operating Expenditures	146,212.00
Capital Outlay	216.00
TOTAL EXPENDITURES	$ 785,530.00
BALANCE OF APPROPRIATION	$ 19,470.00
EXPENDITURES BY MAJOR CLASSES	
Salaries and Wages	$ 517,642.00
Personnel Benefits	121,460.00
Travel	30,994.00
Professional Services	7,242.00
Other Services	33,159.00
Communications	15,235.00
Materials and Supplies	5,624.00
Rentals	49,184.00
Repairs and Maintenance	3,823.00
Miscellaneous Operating Expenditures	951.00
Capital Outlay - Equipment	216.00
TOTAL EXPENDITURES	$ 785,530.00

PERSONNEL STATUS

	POSITIONS AUTHORIZED	POSITIONS FILLED (as of 06-30-83)
Full-time Employees	28.0	23.0
Part-time Employees	1.0	1.0
TOTALS	29.0	24.0

June 30, 1983
AMERICAN BANK OF COMMERCE
Boise, Idaho
Charter No. 235
Incorporated May 24, 1976

President, William T. Speer, Jr.
Sr. Vice President, Terry L. Robinson
Vice President & Controller, Bobette Chapman

DIRECTORS:
Loren D. Blickenstaff,
Jerry L. Caven,
Dallas H. Harris,
James B. Lyons,
William T. Speer, Jr.,
T. W. Stivers, Larry D. Williams.

ASSETS

Cash and due from banks		$ 2,993,000
U. S. Treasury securities		731,000
Obligations of other U. S. Government agencies and corporations		549,000
Obligations of States and political subdivisions		1,562,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 11,176,000	
Less: Reserve for possible loan losses	84,000	
Loans, Net		11,092,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		763,000
Real estate owned other than bank premises		414,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		453,000
TOTAL ASSETS		$ 18,557,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,891,000
Time & savings deposits of individuals, partnerships, and corporations		8,948,000
Deposits of United States Government		11,000
Deposits of States and political subdivisions		2,644,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		198,000
TOTAL DEPOSITS		$ 15,692,000
Total demand deposits	$ 4,488,000	
Total time and savings deposits	11,204,000	
Federal funds purchased and securities sold under agreements to repurchase		672,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		168,000
TOTAL LIABILITIES		$ 16,532,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding -0- .. (par value)		-0-
Common stock a. No. shares authorized 105,000 ..		
b. No. shares outstanding 103,500 .. (par value)		1,035,000
Surplus		567,000
Undivided profits		423,000
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL		$ 2,025,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,557,000

June 30, 1983
THE BANK OF COMMERCE
Idaho Falls, Idaho
Charter No. 225
Incorporated March 30, 1959

President, Richard N. Adams
Sr. Vice President, Julian G. Cowley
Vice President, D. V. Groberg
Sr. Vice President, Guy N. Jolley
Vice President & Cashier, Richard L. Nielson
Vice President, F. E. Skelton
Vice President, Ron Crystal

DIRECTORS:
Richard N. Adams,
W. E. Arrington,
D. V. Groberg,
Cecil E. Hart,
L. F. Bish Jenkins,
F. E. Skelton,
J. G. Thomas.

ASSETS

Cash and due from banks		$ 6,093,000
U. S. Treasury securities		24,640,000
Obligations of other U. S. Government agencies and corporations		940,000
Obligations of States and political subdivisions		8,072,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		5,000,000
Total Loans (excluding unearned income)	$ 38,110,000	
Less: Reserve for possible loan losses	366,000	
Loans, Net		37,744,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,563,000
Real estate owned other than bank premises		101,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,611,000
TOTAL ASSETS		$ 85,764,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 13,301,000
Time & savings deposits of individuals, partnerships, and corporations		58,613,000
Deposits of United States Government		125,000
Deposits of States and political subdivisions		2,947,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		8,000
Certified and officers' checks		902,000
TOTAL DEPOSITS		$ 75,896,000
Total demand deposits	$ 14,476,000	
Total time and savings deposits	61,420,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		11,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		816,000
TOTAL LIABILITIES		$ 76,723,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 45,000	..	
	b.	No. shares outstanding 45,000	.. (par value)	450,000
Surplus				3,800,000
Undivided profits				4,791,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 9,041,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 85,764,000

June 30, 1983
BUTTE COUNTY BANK
Arco, Idaho
Charter No. 172
Incorporated May 13, 1919

President, N. Michael Porter
Executive Vice President, Jack L. Phillips
Vice President & Cashier, Marcia H. Porter
Vice President, Otto M. Porter

DIRECTORS:
M. B. Hiller,
Oscar Hiller,
Charles O'Maley,
N. Michael Porter,
Marcia H. Porter
Otto M. Porter,
Jack L. Phillips.

ASSETS

Cash and due from banks		$ 894,000
U. S. Treasury securities		300,000
Obligations of other U. S. Government agencies and corporations		1,550,000
Obligations of States and political subdivisions		770,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		400,000
Total Loans (excluding unearned income)	$ 8,221,000	
Less: Reserve for possible loan losses	82,000	
Loans, Net		8,139,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		361,000
Real estate owned other than bank premises		32,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		576,000
TOTAL ASSETS		$ 13,022,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,045,000
Time & savings deposits of individuals, partnerships, and corporations		9,335,000
Deposits of United States Government		3,000
Deposits of States and political subdivisions		307,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		45,000
TOTAL DEPOSITS		$ 11,735,000
Total demand deposits	$ 2,209,000	
Total time and savings deposits	9,526,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		148,000
TOTAL LIABILITIES		$ 11,883,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 750	..	
	b. No. shares outstanding 750	.. (par value)	75,000
Surplus			825,000
Undivided profits			225,000
Reserve for contingencies and other capital reserves			14,000
TOTAL EQUITY CAPITAL			$ 1,139,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 13,022,000

June 30, 1983
CUSTER COUNTY BANK
Challis, Idaho
Charter No. 213
Incorporated May 24, 1943

President, Frank Burstedt
Executive Vice President & CEO, Raymond Burstedt
Vice President, Walter B. Jenson
Cashier, William R. Millick

DIRECTORS:
Lawrence F. Bradbury,
Frank Burstedt,
Raymond Burstedt,
Walter B. Jenson,
Fred Leuzinger.

ASSETS

Cash and due from banks		$ 1,328,000
U. S. Treasury securities		1,546,000
Obligations of other U. S. Government agencies and corporations		3,002,000
Obligations of States and political subdivisions		10,000
Other bonds, notes, and debentures		-0-
Corporate stock		18,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 11,401,000	
Less: Reserve for possible loan losses	58,000	
Loans, Net		11,343,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		250,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		577,000
TOTAL ASSETS		$ 18,174,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 4,456,000
Time & savings deposits of individuals, partnerships, and corporations		10,365,000
Deposits of United States Government		19,000
Deposits of States and political subdivisions		1,354,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		197,000
TOTAL DEPOSITS		$ 16,391,000
Total demand deposits	$ 5,278,000	
Total time and savings deposits	11,113,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		168,000
TOTAL LIABILITIES		$ 16,559,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 500 ..		
	b. No. shares outstanding 500 .. (par value)		50,000
Surplus			550,000
Undivided profits			1,015,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,615,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 18,174,000

June 30, 1983
D. L. EVANS AND COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

President, Jay L. Nielsen
Vice President, John V. Evans, Jr.
Vice President & Cashier, Jeneal Adams

DIRECTORS:
John V. Evans, Jr.,
Don S. Evans,
Roland T. Evans,
David G. Jenkins,
Jeanne Jenkins,
Verna Jenkins,
Glen R. Kunau,
Jay L. Nielsen.

ASSETS

Cash and due from banks		$ 1,045,000
U. S. Treasury securities		949,000
Obligations of other U. S. Government agencies and corporations		2,394,000
Obligations of States and political subdivisions		399,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 13,503,000	
Less: Reserve for possible loan losses	102,000	
Loans, Net		13,401,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		357,000
Real estate owned other than bank premises		10,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		515,000
TOTAL ASSETS		$ 19,070,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,877,000
Time & savings deposits of individuals, partnerships, and corporations		14,000,000
Deposits of United States Government		2,000
Deposits of States and political subdivisions		482,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		28,000
TOTAL DEPOSITS		$ 17,389,000
Total demand deposits	$ 2,934,000	
Total time and savings deposits	14,455,000	
Federal funds purchased and securities sold under agreements to repurchase		300,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		212,000
TOTAL LIABILITIES		$ 17,901,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 30,000 ..		
	b. No. shares outstanding 30,000 .. (par value)		300,000
Surplus			550,000
Undivided profits			319,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,169,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 19,070,000

June 30, 1983
DOWNEY STATE BANK
Downey, Idaho
Charter No. 128
Incorporated May 7, 1909

President, John B. Bowen
Executive Vice President, Ben H. Bowen
Vice President, Wayne Wheatley
Vice President & Cashier, J. Morgan Evans

DIRECTORS:
Gus Carr Anderson, Ben H. Bowen, John B. Bowen, R. Brad Bowen, William D. Bowen, Willis L. Brim, Ray G. Henderson, Archie W. Service, O. Thayne Thompson, Wayne Wheatley, J. Morgan Evans.

ASSETS

Cash and due from banks		$ 1,396,000
U. S. Treasury securities		250,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		727,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		200,000
Total Loans (excluding unearned income)	$ 9,943,000	
Less: Reserve for possible loan losses	61,000	
Loans, Net		9,882,000
Direct lease financing		1,000
Bank premises, furniture & fixtures, & other assets represent premises		349,000
Real estate owned other than bank premises		329,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		429,000
TOTAL ASSETS		$ 13,563,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,971,000
Time & savings deposits of individuals, partnerships, and corporations		6,151,000
Deposits of United States Government		1,000
Deposits of States and political subdivisions		1,520,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		45,000
TOTAL DEPOSITS		$ 11,688,000
Total demand deposits	$ 4,018,000	
Total time and savings deposits	7,670,000	
Federal funds purchased and securities sold under agreements to repurchase		500,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		134,000
TOTAL LIABILITIES		$ 12,322,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 3,500	..	
	b.	No. shares outstanding 2,996	.. (par value)	300,000
Surplus				701,000
Undivided profits				240,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,241,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 13,563,000

June 30, 1983
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

Sr. Vice President & CEO William D. Mitchell
Cashier, Jo Ann Myers

DIRECTORS:
Cecil D. Andrus,
Harold J. Batt,
Bernard F. Gratton,
Boyd Harris,
Michael K. McMurray,
William D. Mitchell,
Scott R. Simplot,
Don M. Storey,
H. Dean Summers.

ASSETS

Cash and due from banks		$ 2,048,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,442,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,157,000
Total Loans (excluding unearned income)	$ 14,485,000	
Less: Reserve for possible loan losses	92,000	
Loans, Net		14,393,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		448,000
Real estate owned other than bank premises		227,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,804,000
TOTAL ASSETS		$ 21,519,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,407,000
Time & savings deposits of individuals, partnerships, and corporations		10,646,000
Deposits of United States Government		12,000
Deposits of States and political subdivisions		3,819,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		300,000
Certified and officers' checks		204,000
TOTAL DEPOSITS		$ 18,388,000
Total demand deposits	$ 3,788,000	
Total time and savings deposits	14,600,000	
Federal funds purchased and securities sold under agreements to repurchase		1,000,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		49,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		288,000
TOTAL LIABILITIES		$ 19,725,000
Subordinated notes and debentures		167,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 5,000	..	
	b. No. shares outstanding 3,863	.. (par value)	386,000
Surplus			1,160,000
Undivided profits			81,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,627,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 21,519,000

June 30, 1983
FIRST BANK OF TROY
Troy, Idaho
Charter No. 39
Incorporated September 7, 1905

President, Donald A. Turner
Senior Vice President, P. J. Nunan
Vice President & Cashier, Stan Workman
Vice President, Dick Van Alstine

DIRECTORS:
Roger G. Bickhote,
Ted E. Ellis,
John Myers,
P. J. Nunan,
Eugene Thompson,
Donald A. Turner.

ASSETS

Cash and due from banks		$ 1,038,000
U. S. Treasury securities		797,000
Obligations of other U. S. Government agencies and corporations		5,518,000
Obligations of States and political subdivisions		5,489,000
Other bonds, notes, and debentures		5,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 27,148,000	
Less: Reserve for possible loan losses	231,000	
Loans, Net		26,917,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		747,000
Real estate owned other than bank premises		23,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,208,000
TOTAL ASSETS		$ 41,742,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 6,448,000
Time & savings deposits of individuals, partnerships, and corporations		29,186,000
Deposits of United States Government		333,000
Deposits of States and political subdivisions		1,377,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		169,000
TOTAL DEPOSITS		$ 37,513,000
Total demand deposits	$ 7,001,000	
Total time and savings deposits	30,512,000	
Federal funds purchased and securities sold under agreements to repurchase		140,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		107,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		382,000
TOTAL LIABILITIES		$ 38,142,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 4,200 ..		
	b. No. shares outstanding 4,200 .. (par value)		420,000
Surplus			2,580,000
Undivided profits			600,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 3,600,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 41,742,000

June 30, 1983
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

President, Lawrence Jones
Ex. Vice President, D. Michael Broadhead
Sr. Vice President & Cashier, N. D. Naylor
Vice President, Roger M. Facer
Vice President, Bob R. Fellows
Vice President, Ed Panter
Vice President, Adrien Sasser

DIRECTORS:
Calvin Bennett, Jean Byrd, Roy Corbett, Lawrence Jones, S. L. Smith, N. Ward Thomas, K. P. Thomas, John D. Tovey, Alice M. Ward.

ASSETS

Cash and due from banks		$ 2,990,000
U. S. Treasury securities		3,497,000
Obligations of other U. S. Government agencies and corporations		451,000
Obligations of States and political subdivisions		5,580,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 46,929,000	
Less: Reserve for possible loan losses	345,000	
Loans, Net		46,584,000
Direct lease financing		33,000
Bank premises, furniture & fixtures, & other assets represent premises		810,000
Real estate owned other than bank premises		198,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,844,000
TOTAL ASSETS		$ 62,087,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 6,257,000
Time & savings deposits of individuals, partnerships, and corporations		41,600,000
Deposits of United States Government		13,000
Deposits of States and political subdivisions		3,715,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		338,000
TOTAL DEPOSITS		$ 51,923,000
Total demand deposits	$ 6,980,000	
Total time and savings deposits	44,943,000	
Federal funds purchased and securities sold under agreements to repurchase		3,271,000
Other liabilities for borrowed money		97,000
Mortgage indebtedness		90,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,341,000
TOTAL LIABILITIES		$ 56,722,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,750 ..		
	b. No. shares outstanding 5,750 .. (par value)		575,000
Surplus			2,325,000
Undivided profits			2,465,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 5,365,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 62,087,000

June 30, 1983
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

President & CEO, Ted E. Ellis
Executive Vice President, Eugene D. Neil
Senior Vice President, R. H. Clay
Senior Vice President, L. D. Browning
Senior Vice President, G. J. Lattatin
Senior Vice President, O. D. Robinson
Vice President & Comptroller, E. K. Crockett

DIRECTORS:
J. Grant Bickmore, Robert Bischoff, Sy Block, John M. Dahl, Susan M. Donahue, Ted E. Ellis, Harold R. Hemingway, R. K. Hemingway, O. Reed Kirkham, Wendell Marshall, R. J. O'Connor, Elwood M. Rich, J. K. Sullivan.

ASSETS

Cash and due from banks		$ 38,853,000
U. S. Treasury securities		13,831,000
Obligations of other U. S. Government agencies and corporations		41,614,000
Obligations of States and political subdivisions		23,771,000
Other bonds, notes, and debentures		-0-
Corporate stock		15,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 260,974,000	
Less: Reserve for possible loan losses	2,065,000	
Loans, Net		258,909,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		6,574,000
Real estate owned other than bank premises		789,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		10,229,000
TOTAL ASSETS		$ 394,585,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 58,808,000
Time & savings deposits of individuals, partnerships, and corporations		253,082,000
Deposits of United States Government		388,000
Deposits of States and political subdivisions		14,463,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		3,417,000
Certified and officers' checks		2,123,000
TOTAL DEPOSITS		$ 332,281,000
Total demand deposits	$ 66,508,000	
Total time and savings deposits	265,773,000	
Federal funds purchased and securities sold under agreements to repurchase		32,301,000
Other liabilities for borrowed money		2,969,000
Mortgage indebtedness		2,289,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		3,789,000
TOTAL LIABILITIES		$ 373,629,000
Subordinated notes and debentures		2,500,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 150,000 ..		
	b. No. shares outstanding 150,000 .. (par value)		3,000,000
Surplus			16,000,000
Undivided profits			(544,000)
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 18,456,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 394,585,000

June 30, 1983
IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

President, James E. Kevan
Vice Chairman & CEO, Harry Knox II
Vice President, Elaine Chafin
Vice President, Paul Kowash
Vice President, Larry Adkins
Corp. Vice President, Ann K. Neaville
Vice President & Auditor, Art Pine
Vice President & Cashier, George Jones

DIRECTORS:
James E. Kevan,
Harry W. Knox, II,
Mary S. Knox,
Ann K. Neavill,
Marion Pugmire,
H. Eugene Slade,
A. B. Wheeler.

ASSETS

Cash and due from banks		$ 2,890,000
U. S. Treasury securities		851,000
Obligations of other U. S. Government agencies and corporations		5,347,000
Obligations of States and political subdivisions		5,585,000
Other bonds, notes, and debentures		205,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 29,696,000	
Less: Reserve for possible loan losses	303,000	
Loans, Net		29,393,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,511,000
Real estate owned other than bank premises		139,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		40,000
Other assets		1,156,000
TOTAL ASSETS		$ 47,117,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 13,138,000
Time & savings deposits of individuals, partnerships, and corporations		22,356,000
Deposits of United States Government		80,000
Deposits of States and political subdivisions		5,429,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		649,000
TOTAL DEPOSITS		$ 41,652,000
Total demand deposits	$ 15,720,000	
Total time and savings deposits	25,932,000	
Federal funds purchased and securities sold under agreements to repurchase		500,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		40,000
Other liabilities		455,000
TOTAL LIABILITIES		$ 42,647,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding 4,000	.. (par value)	400,000
Common stock	a. No. shares authorized 4,500	..	
	b. No. shares outstanding 4,500	.. (par value)	450,000
Surplus			2,650,000
Undivided profits			970,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 4,470,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 47,117,000

June 30, 1983
IRELAND BANK
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

President, R. Blair Hawkes
Vice President, Loyd Briggs
Vice President & Cashier, Terrill W. Schwartz

DIRECTORS:
Timothy P. Deeg,
David L. Evans, IV,
Mariemma Evans, Roland T. Evans,
R. Blair Hawkes, Jeanne N. Jenkins,
Venna Jenkins, Randall E. Marshall,
Randon W. Wilson.

ASSETS

Cash and due from banks		$ 811,000
U. S. Treasury securities		1,699,000
Obligations of other U. S. Government agencies and corporations		1,424,000
Obligations of States and political subdivisions		469,000
Other bonds, notes, and debentures		-0-
Corporate stock		30,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		750,000
Total Loans (excluding unearned income)	$ 12,626,000	
Less: Reserve for possible loan losses	43,000	
Loans, Net		12,583,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		75,000
Real estate owned other than bank premises		9,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		624,000
TOTAL ASSETS		$ 18,474,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,196,000
Time & savings deposits of individuals, partnerships, and corporations		13,185,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,089,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		78,000
Certified and officers' checks		87,000
TOTAL DEPOSITS		$ 16,635,000
Total demand deposits	$ 2,455,000	
Total time and savings deposits	14,180,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		288,000
TOTAL LIABILITIES		$ 16,923,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 15,125 ..		
	b. No. shares outstanding 15,025 .. (par value)		301,000
Surplus			702,000
Undivided profits			548,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,551,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 18,474,000

June 30, 1983
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

President, Parker G. Woodall
Executive Vice President, T. R. Lloyd
Vice President & Cashier, Barry Redd

DIRECTORS:
Richard G. Bennett,
Harold L. Damiano,
T. R. Lloyd,
John M. Richards,
John R. McFarland,
J. A. Robideaux, Sr.,
Manuel Schneidmiller,
Parker G. Woodall.

ASSETS

Cash and due from banks		$ 5,662,000
U. S. Treasury securities		300,000
Obligations of other U. S. Government agencies and corporations		1,600,000
Obligations of States and political subdivisions		525,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		710,000
Total Loans (excluding unearned income)	$ 9,237,000	
Less: Reserve for possible loan losses	51,000	
Loans, Net		9,186,000
Direct lease financing		29,000
Bank premises, furniture & fixtures, & other assets represent premises		357,000
Real estate owned other than bank premises		71,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		311,000
TOTAL ASSETS		$ 18,751,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,986,000
Time & savings deposits of individuals, partnerships, and corporations		10,869,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,464,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		488,000
TOTAL DEPOSITS		$ 15,807,000
Total demand deposits	$ 3,687,000	
Total time and savings deposits	12,120,000	
Federal funds purchased and securities sold under agreements to repurchase		1,000,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		305,000
TOTAL LIABILITIES		$ 17,112,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 200,000 ..		
	b. No. shares outstanding 111,267 .. (par value)		835,000
Surplus			347,000
Undivided profits			447,000
Reserve for contingencies and other capital reserves			10,000
TOTAL EQUITY CAPITAL			$ 1,639,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 18,751,000

June 30, 1983
PANHANDLE STATE BANK
Sandpoint, Idaho
Charter No. 238
Incorporated December 19, 1980

President, A. R. Teeslink
Vice President & Cashier, David W. Smith
Vice President, Don Zimmerman

DIRECTORS:
R. Dean Cook, Stanton L. Diehle, Robert W. Farmin, James Fenton, Pierre Huguerin, Terry L. Merwin, John B. Parker, Michael J. Romine, A. R. Teeslink, Douglas P. Ward.

ASSETS

Cash and due from banks		$ 810,000
U. S. Treasury securities		647,000
Obligations of other U. S. Government agencies and corporations		250,000
Obligations of States and political subdivisions		967,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		220,000
Total Loans (excluding unearned income)	$ 7,556,000	
Less: Reserve for possible loan losses	76,000	
Loans, Net		7,480,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		469,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		370,000
TOTAL ASSETS		$ 11,213,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,642,000
Time & savings deposits of individuals, partnerships, and corporations		6,449,000
Deposits of United States Government		13,000
Deposits of States and political subdivisions		940,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		94,000
TOTAL DEPOSITS		$ 9,138,000
Total demand deposits	$ 1,760,000	
Total time and savings deposits	7,378,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		136,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		122,000
TOTAL LIABILITIES		$ 9,396,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 280,000 ..		
	b. No. shares outstanding 162,500 .. (par value)		1,219,000
Surplus			244,000
Undivided profits			354,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,817,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 11,213,000

June 30, 1983
SEAPORT CITIZENS BANK
Lewiston, Idaho
Charter No. 237
Incorporated August 6, 1979

President, Virgil A. Burks, Jr.
Asst. Vice President, John J. Bertolucci
Asst. Vice President, James Ulman

DIRECTORS:
Arlen L. Chaney,
Theodore O. Creason,
Jack L. Curtin, Mike P. Mitchell,
John Naninga, Jr., A. C. Nelson, Jr.,
Don Van Buren, F. Marion Walwyn.

ASSETS

Cash and due from banks		$ 753,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		501,000
Obligations of States and political subdivisions		-0-
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,075,000
Total Loans (excluding unearned income)	$ 7,966,000	
Less: Reserve for possible loan losses	70,000	
Loans, Net		7,896,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		548,000
Real estate owned other than bank premises		247,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		248,000
TOTAL ASSETS		$ 11,268,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,450,000
Time & savings deposits of individuals, partnerships, and corporations		7,146,000
Deposits of United States Government		12,000
Deposits of States and political subdivisions		992,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		37,000
TOTAL DEPOSITS		$ 9,637,000
Total demand deposits	$ 1,559,000	
Total time and savings deposits	8,078,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		111,000
TOTAL LIABILITIES		$ 9,748,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 200,000 ..		
	b. No. shares outstanding 101,000 .. (par value)		1,010,000
Surplus			255,000
Undivided profits			255,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,520,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 11,268,000

June 30, 1983
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

President, Frank Chadwick
Vice President, Harold Furness
Cashier, Robert N. Saunders

DIRECTORS:
Clair Chadwick,
Frank Chadwick,
Harold Furness,
Russell Osborne,
W. H. Shuldberg.

ASSETS

Cash and due from banks		$ 1,544,000
U. S. Treasury securities		900,000
Obligations of other U. S. Government agencies and corporations		1,500,000
Obligations of States and political subdivisions		1,589,000
Other bonds, notes, and debentures		100,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 9,528,000	
Less: Reserve for possible loan losses	68,000	
Loans, Net		9,460,000
Direct lease financing		237,000
Bank premises, furniture & fixtures, & other assets represent premises		655,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		382,000
TOTAL ASSETS		$ 16,367,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,475,000
Time & savings deposits of individuals, partnerships, and corporations		10,656,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,391,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		269,000
TOTAL DEPOSITS		$ 14,791,000
Total demand deposits	$ 3,075,000	
Total time and savings deposits	11,716,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		17,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		83,000
TOTAL LIABILITIES		$ 14,891,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,000 ..		
	b. No. shares outstanding 4,000 .. (par value)		400,000
Surplus			1,000,000
Undivided profits			76,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,476,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 16,367,000

June 30, 1983
TREASURE VALLEY BANK
Fruitland, Idaho
Charter No. 58
Incorporated September 4, 1906

President, Walter A. Howard, Jr.
Sr. Vice President & Cashier, Elaine L. Howard
Vice President, Dick W. Hart
Vice President, Dean Hodges
Vice President, Gary Locke

DIRECTORS:
Tom J. Davis,
James B. Deranleau,
Donald D. Dunn, A. B. Ellis,
Walter A. Howard, Sr.,
Dean R. Hovde,
Walter A. Howard, Jr.,
George Matsuura, E. A. Radke,
Trand M. Tracy.

ASSETS

Cash and due from banks		$ 2,879,000
U. S. Treasury securities		6,176,000
Obligations of other U. S. Government agencies and corporations		5,124,000
Obligations of States and political subdivisions		2,331,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 59,083,000	
Less: Reserve for possible loan losses	420,000	
Loans, Net		58,663,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		2,277,000
Real estate owned other than bank premises		1,530,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,627,000
TOTAL ASSETS		$ 81,607,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 10,270,000
Time & savings deposits of individuals, partnerships, and corporations		57,780,000
Deposits of United States Government		245,000
Deposits of States and political subdivisions		5,344,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		634,000
TOTAL DEPOSITS		$ 74,273,000
Total demand deposits	$ 11,506,000	
Total time and savings deposits	62,767,000	
Federal funds purchased and securities sold under agreements to repurchase		2,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		97,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,567,000
TOTAL LIABILITIES		$ 75,939,000
Subordinated notes and debentures		435,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 100,000 ..		
	b. No. shares outstanding 6,791 .. (par value)		679,000
Surplus			3,539,000
Undivided profits			1,015,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 5,233,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 81,607,000

June 30, 1983
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

President, W. G. Candland
Vice President, Raymond H. Long
Vice President, Neil P. Moss
Vice President & Cashier, Ronald O. Peterson

DIRECTORS:
W. G. Candland,
K. V. Hansen,
E. C. Jenson,
Donald E. Kunz,
Gerald E. Phelps,
Eugene B. Stucki.

ASSETS

Cash and due from banks		$ 1,299,000
U. S. Treasury securities		2,696,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,992,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		600,000
Total Loans (excluding unearned income)	$ 12,658,000	
Less: Reserve for possible loan losses	121,000	
Loans, Net		12,537,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		288,000
Real estate owned other than bank premises		11,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		689,000
TOTAL ASSETS		$ 20,112,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,849,000
Time & savings deposits of individuals, partnerships, and corporations		15,331,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,000,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		172,000
TOTAL DEPOSITS		$ 18,352,000
Total demand deposits	$ 2,135,000	
Total time and savings deposits	16,217,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		4,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		243,000
TOTAL LIABILITIES		$ 18,599,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding -0- .. (par value)		-0-
Common stock a. No. shares authorized 30,000 ..		
b. No. shares outstanding 23,430 .. (par value)		293,000
Surplus		796,000
Undivided profits		424,000
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL		$ 1,513,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 20,112,000

June 30, 1983
TWIN FALLS BANK & TRUST COMPANY
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

Chairman of the Board & President, Curtis T. Eaton
Executive Vice President, Curtis H. Eaton
Senior Vice President & Cashier, Fred C. Ott
Senior Vice President, Kenneth C. Coiner
Senior Vice President, Helen McCallie Dodds
Senior Vice President, Fred D. Harder
Senior Vice President, R. E. Rasmussen

DIRECTORS:
Curtis H. Eaton,
Curtis T. Eaton,
Fred D. Harder, Peter M. Link,
John H. Peterson,
Willard M. Rees, Ivan B. Skinner.

ASSETS

Cash and due from banks		$ 6,427,000
U. S. Treasury securities		14,451,000
Obligations of other U. S. Government agencies and corporations		3,001,000
Obligations of States and political subdivisions		15,643,000
Other bonds, notes, and debentures		-0-
Corporate stock		242,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		7,600,000
Total Loans (excluding unearned income)	$ 76,689,000	
Less: Reserve for possible loan losses	735,000	
Loans, Net		75,954,000
Direct lease financing		473,000
Bank premises, furniture & fixtures, & other assets represent premises		3,052,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,800,000
TOTAL ASSETS		$129,643,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 19,175,000
Time & savings deposits of individuals, partnerships, and corporations		85,278,000
Deposits of United States Government		57,000
Deposits of States and political subdivisions		4,470,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		1,000
Certified and officers' checks		660,000
TOTAL DEPOSITS		$109,641,000
Total demand deposits	$ 21,303,000	
Total time and savings deposits	88,338,000	
Federal funds purchased and securities sold under agreements to repurchase		5,566,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,367,000
TOTAL LIABILITIES		$116,574,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 18,000	..	
	b.	No. shares outstanding 18,000	.. (par value)	1,800,000
Surplus				6,200,000
Undivided profits				5,069,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 13,069,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$129,643,000

June 30, 1983
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

Chairman of the Board & Chief Executive Officer, Steven N. Meikle
President, R. James Meikle
Senior Vice President, Kent V. Kunz
Senior Vice President, Thomas G. Minow
Senior Vice President & Cashier, Doyle A. McKenna
Vice President, Kay W. Beck
Vice President, Gary M. Gladwin
Vice President, Marilyn Holley
Vice President, Lan Pabst
Vice President & Controller, Neil J. Simmons

DIRECTORS:
William J. Hunter,
Kent V. Kunz,
R. James Meikle,
S. N. Meikle,
T. G. Minow,
Laurel W. Murphy,
J. Keith Ormond,
Ray W. Rigby,
James Siddoway,
D. Ray Taylor.

ASSETS

Cash and due from banks		$ 10,890,000
U. S. Treasury securities		11,886,000
Obligations of other U. S. Government agencies and corporations		12,799,000
Obligations of States and political subdivisions		19,889,000
Other bonds, notes, and debentures		30,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 152,114,000	
Less: Reserve for possible loan losses	1,276,000	
Loans, Net		150,838,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		6,388,000
Real estate owned other than bank premises		2,179,000
Investments in unconsolidated subsidiaries and associated companies		869,000
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		8,446,000
TOTAL ASSETS		$ 224,214,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 32,133,000
Time & savings deposits of individuals, partnerships, and corporations		145,266,000
Deposits of United States Government		276,000
Deposits of States and political subdivisions		13,588,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		197,000
Certified and officers' checks		1,521,000
TOTAL DEPOSITS		$ 192,981,000
Total demand deposits	$ 35,386,000	
Total time and savings deposits	157,595,000	
Federal funds purchased and securities sold under agreements to repurchase		7,335,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		1,715,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		5,926,000
TOTAL LIABILITIES		$ 207,957,000
Subordinated notes and debentures		750,000

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 10,000		
	b.	No. shares outstanding 10,000	(par value)	1,000,000
Surplus				11,000,000
Undivided profits				3,507,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 15,507,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 224,214,000

STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1982 and June 30, 1983

	1982	1983	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 82,449,000	$ 92,643,000	$ 10,194,000
U.S. Treasury securities	61,279,000	86,147,000	24,868,000
Obligations of other U.S. Government agencies and corporations	86,616,000	87,564,000	948,000
Obligations of States and political subdivisions	102,514,000	96,812,000	(5,702,000)
Other bonds, notes, and debentures	237,000	340,000	103,000
Corporate Stock	389,000	305,000	(84,000)
Trading account securities	-0-	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	51,060,000	17,912,000	(33,148,000)
Loans, Net	711,879,000	812,394,000	100,515,000
Direct lease financing	897,000	773,000	(124,000)
Bank premises, furniture & fixtures, & other assets represent premises	29,601,000	27,842,000	(1,759,000)
Real estate owned other than bank premises	4,284,000	6,309,000	2,025,000
Investment in unconsolidated subsidiaries and associated companies	-0-	869,000	869,000
Customers' liability to this bank on acceptances outstanding	-0-	40,000	40,000
Other Assets	34,635,000	36,899,000	2,264,000
TOTAL ASSETS	$ 1,165,840,000	$ 1,266,849,000	$ 101,009,000
LIABILITIES			
Demand deposits of individuals, partnerships, & corporations	$ 185,524,000	$ 192,775,000	$ 7,251,000
Time & savings deposits of individuals, partnerships, & corporations	724,799,000	816,242,000	91,443,000
Deposits of United States Government	4,972,000	1,590,000	(3,382,000)
Deposits of States and political subdivisions	75,669,000	68,335,000	(7,334,000)
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	8,181,000	4,001,000	(4,180,000)
Certified and officers' checks	8,237,000	8,860,000	623,000
TOTAL DEPOSITS	$ 1,007,382,000	$ 1,091,803,000	$ 84,421,000
Federal funds purchased & securities sold under agreements to repurchase	43,277,000	52,587,000	9,310,000
Other liability for borrowed money	649,000	3,066,000	2,417,000
Mortgage indebtedness	5,958,000	4,515,000	(1,443,000)
Acceptances executed by or for account of this bank & outstanding	-0-	40,000	40,000
Other liabilities	20,890,000	17,913,000	(2,977,000)
TOTAL LIABILITIES	$ 1,078,156,000	$ 1,169,924,000	$ 91,768,000

STATE BANKS COMPARATIVE STATEMENT
Close of Business June 30, 1982 and June 30, 1983

	1982	1983	Increase (Decrease)
Subordinated Notes and Debentures	$ 4,648,000	$ 3,852,000	$ (796,000)
EQUITY CAPITAL			
Preferred Stock ..... Total Par Value	400,000	400,000	-0-
Common Stock ..... Total Par Value	14,513,000	14,578,000	65,000
Surplus	53,084,000	55,791,000	2,707,000
Undivided Profits	15,021,000	22,280,000	7,259,000
Reserve for Contingencies and Other Capital Reserves	18,000	24,000	6,000
TOTAL EQUITY CAPITAL	$ 83,036,000	$ 93,073,000	$ 10,037,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 1,165,840,000	$ 1,266,849,000	$ 101,009,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1982 and June 30, 1983

	1982	1983	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 529,233,000	$ 575,287,000	$ 46,054,000
U.S. Treasury securities	284,632,000	453,810,000	169,178,000
Obligations of other U.S. Government agencies and corporations	156,866,000	119,199,000	(37,667,000)
Obligations of States and political subdivisions	372,897,000	367,184,000	(5,713,000)
Other bonds, notes, and debentures	47,939,000	31,610,000	(16,329,000)
Corporate stock	6,661,000	6,642,000	(19,000)
Trading account securities	-0-	2,024,000	2,024,000
Federal funds sold and securities purchased under agreements to resell	87,062,000	88,850,000	1,788,000
Loans, Net	2,609,163,000	2,836,877,000	227,714,000
Direct lease financing	57,571,000	63,659,000	6,088,000
Bank premises, furniture & fixtures, & other assets represent premises	87,306,000	91,924,000	4,618,000
Real estate owned other than bank premises	11,104,000	32,040,000	20,936,000
Investment in unconsolidated subsidiaries and associated companies	-0-	283,000	283,000
Customers' liability to this bank on acceptances outstanding	694,000	243,000	(451,000)
Other assets	93,328,000	91,927,000	(1,401,000)
TOTAL ASSETS	$4,344,456,000	$4,761,559,000	$ 417,103,000
LIABILITIES			
Demand deposits of individuals partnerships, & corporations	$ 580,129,000	$ 599,583,000	$ 19,454,000
Time & savings deposits of individuals, partnerships, & corporations	2,583,435,000	2,902,375,000	318,940,000
Deposits of United States Government	9,493,000	6,487,000	(3,006,000)
Deposits of States and political subdivisions	192,154,000	199,636,000	7,482,000
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	11,014,000	11,954,000	940,000
Certified and officers' checks	24,847,000	34,615,000	9,768,000
TOTAL DEPOSITS	$3,401,072,000	$3,754,650,000	$ 353,578,000
Federal funds purchased & securities sold under agreements to repurchase	485,757,000	423,006,000	(62,751,000)
Other liability for borrowed money	25,471,000	138,610,000	113,139,000
Mortgage indebtedness	4,039,000	11,424,000	7,385,000
Acceptances executed by or for account of this bank & outstanding	694,000	243,000	(451,000)
Other liabilities	129,383,000	116,824,000	(12,559,000)
TOTAL LIABILITIES	$4,046,416,000	$4,444,757,000	$ 398,341,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1982 and June 30, 1983

	1982	1983	Increase (Decrease)
Subordinated Notes and Debentures	$ 22,603,000	$ 22,553,000	$ (50,000)
EQUITY CAPITAL			
Preferred Stock ..... Total Par Value	-0-	-0-	-0-
Common Stock ..... Total Par Value	41,197,000	43,054,000	1,857,000
Surplus	184,029,000	185,979,000	1,950,000
Undivided Profits	48,997,000	64,002,000	15,005,000
Reserve for Contingencies and Other Capital Reserves	1,214,000	1,214,000	-0-
TOTAL EQUITY CAPITAL	$ 275,437,000	$ 294,249,000	$ 18,812,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 4,344,456,000	$ 4,761,559,000	$ 417,103,000

MOUNTAIN STATE SAVINGS AND LOAN ASSOCIATION

Ketchum, Idaho

June 30, 1983

ASSETS

Mortgage Loans Outstanding		$24,224,555
Loans Secured by Savings Accounts or Other Obligations		140,323
Other Loans		4,611,848
Real Estate Owned		127,753
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		303,300
Cash on Hand and Demand Deposits		6,802,624
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	373,273	
Furniture, Fixtures & Equipment	218,923	
Leasehold Improvements	168,020	
Less: Depreciation Allowance	121,316	
Net Fixed Assets		638,900
Other Assets		172,509
TOTAL ASSETS		37,021,812

LIABILITIES

Withdrawable Savings Accounts and Certificates	25,319,978
Advances from Federal Home Loan Bank	5,000,000
Loans in Process	1,594,349
Specific Reserves	123,198
Deferred Credits	56,104
Other Liabilities	2,533,023
TOTAL LIABILITIES	34,626,652

NET WORTH

Permanent, Reserve or Guarantee Stock	1,160,605
Paid-In Surplus	579,754
General Reserves	52,336
Other Reserves	-0-
Earned Surplus and Undivided Profits	602,465
TOTAL NET WORTH	2,395,160
TOTAL LIABILITIES AND NET WORTH	37,021,812

BRANCHES: Hailey
Salmon

UNITED SAVINGS AND LOAN ASSOCIATION D/B/A

AMERICAN SAVINGS AND LOAN ASSOCIATION

Ogden, Utah

(Idaho Offices Only)

June 30, 1983

ASSETS

Mortgage Loans Outstanding		$4,783,472
Loans Secured by Savings Accounts or Other Obligations		66,026
Other Loans		152,819
Real Estate Owned		219,075
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		62,300
Cash on Hand and Demand Deposits		155,956
Liquid Investments		3,403,367
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	-0-	
Furniture, Fixtures & Equipment	35,144	
Leasehold Improvements	51,533	
Less: Depreciation Allowance	51,058	
Net Fixed Assets		35,619
Other Assets		961,236
TOTAL ASSETS		9,839,870

LIABILITIES

Withdrawable Savings Accounts and Certificates	8,737,785
Advances from Federal Home Loan Bank	-0-
Loans in Process	-0-
Specific Reserves	84,097
Deferred Credits	-0-
Other Liabilities	17,988
TOTAL LIABILITIES	8,839,870

NET WORTH

Permanent, Reserve or Guarantee Stock	1,000,000
Paid-In Surplus	-0-
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	-0-
TOTAL NET WORTH	1,000,000
TOTAL LIABILITIES AND NET WORTH	9,839,870

BRANCHES: Blackfoot
Idaho Falls

CREDIT UNIONS
STATE OF IDAHO

December 31, 1982

	TOTAL ASSETS
BASALT	
Shell-Fir Credit Union	$ 334,844.83
BLACKFOOT	
Bingham County Public Employees Credit Union	340,272.43
Blackfoot Teachers Credit Union	582,064.74
Snake River Teachers Credit Union	516,652.35
Spudco Credit Union	529,125.38
BOISE	
Anomalous Credit Union	39,544.70
B.C.T. & L.C. Credit Union	802,485.80
Boise Automotive Credit Union	77,253.13
Boise Cascade Employees Credit Union	1,579,873.96
Boise City Employees Credit Union	331,427.49
Boise Fire Department Credit Union	485,658.51
E.S.A. Credit Union	1,532,116.78
Farmer Oil Credit Union	23,423.87
Gate City Steel Credit Union	68,247.49
Idaho Saints Credit Union	43,120.36
Motor Coach Employees Credit Union	764,871.29
M.S.W. Credit Union	164,128.04
Realtors Credit Union	39,224.36
St. Alphonsus Employees Credit Union	371,415.63
St. Lukes Employees Credit Union	769,950.84
Syco-Graphics Credit Union	113,377.03
Western Equipment Employees Credit Union	201,264.97
BURLEY	
Cassia County Education Credit Union	327,995.57
Mini-Cassia Employees Credit Union	268.934.84
Ore-Ida Employees Credit Union	242,727.56
Simcoe Credit Union	1,590,443.19
CALDWELL	
Canyon Medical Health Credit Union	1,737,435.73
Canyon County Grange Credit Union	727,247.86
Idaho Pack Credit Union	40,218.83
Simplot Employees Credit Union	4,086,990.21
COEUR D'ALENE	
Coeur d'Alene Teachers Credit Union	2,128,317.47
Public Employees Credit Union	1,018,193.15
North Idaho Electronics Credit Union	152,692.98
CRAIGMONT	
Craigmont Community Credit Union	34,430.09
DUBOIS	
Clark County Community Credit Union	294,929.46
Jefferson County Public Employees Credit Union	146,633.66
GRANGEVILLE	
Camas Credit Union	160,074.41
Pine Tree Credit Union	850,916.83
HEADQUARTERS	
Headquarters Credit Union	492,427.28

CREDIT UNIONS (Continued)

	TOTAL ASSETS
IDAHO FALLS	
Associated Trades Credit Union	$ 359,317.96
Atomic Workers Credit Union	48,398,378.28
Idaho Falls Teachers Credit Union	2,228,623.23
K.I.D. Employees Credit Union	142,444.59
Medical Credit Union	5,960,678.86
Motran Credit Union	152,275.95
INKOM	
Inkom Cement Employees Credit Union	418,233.61
JEROME	
St. Benedict's Hospital Credit Union	62,567.17
KAMIAH	
Kamiah Community Credit Union	1,430,010.12
KINGSTON	
Shoshone County School Employees Credit Union	179,334.68
LEWISTON	
Clearwater Credit Union	3,287,196.10
C.P.C. Credit Union	148,546.77
Lewiston Catholic Credit Union	270,039.38
N.P.T. Credit Union	129,253.84
Seaport City Retail Employees Credit Union	340,701.57
Tribune Credit Union	599,908.97
Valley Health Care Credit Union	2,114,913.79
Valley Wholesalers Credit Union	102,988.41
NAMPA	
Canyon Teachers Credit Union	1,259,603.42
Canco Credit Union	595,886.31
Producers Supply Credit Union	1,129,411.91
Quinco Credit Union	1,357,203.14
NEZ PERCE	
Nez Perce Community Credit Union	195,661.27
OROFINO	
Orofino Community Credit Union	1,423,890.53
PAYETTE	
Treasure Valley Teachers Credit Union	131,831.30
PIERCE	
White Pine Credit Union	558,207.58
POCATELLO	
Bannock Leaders	40,950.91
Graphic and Allied Arts Credit Union	Merged
I.B.E.W. #449 Credit Union	201,665.88
Idaho Central Public Employees Credit Union	29,215,969.79
Pocatello Simplot Credit Union	2,665,914.71
P.R.C.O. Credit Union	47,483.08
Steel Industries Credit Union	132,900.09
REXBURG	
Madison Teachers Credit Union	434,664.56
RUPERT	
Minico Credit Union	128,670.68
Minidoka County Teachers Credit Union	118,763.35

CREDIT UNIONS (Continued)

	TOTAL ASSETS
ST. MARIES	
St. Joe Valley Public Employees Credit Union	$ 852,234.63
SALMON	
Salmon River Grange Credit Union	97,846.21
SUN VALLEY	
Sun Valley Community Credit Union	346,703.36
TWIN FALLS	
Magic Valley Automotive Credit Union	53,257.37
Magic Valley Memorial Hospital	426,910.57
Magic Valley Teachers Credit Union	235,135.81
Times-News Employees Credit Union	172,121.41
UCON	
East Bonneville	348,052.03
WEISER	
Tri-County Grange Credit Union	75,544.66
SUB TOTAL	$ 132,582,950.94
Idaho Corporate Credit Union	33,858,482.78
TOTAL	$ 166,441,433.72

IDAHO CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1982

ASSETS

Total loans	$	5,275,440.91
Cash		120,221.42
Furniture, fixtures and equipment		15,010.85
Other assets		366,578.58
Land and Building		72,392.07
Deposits in other credit unions		28,008,838.95
TOTAL ASSETS	$	33,858,482.78

LIABILITIES

Accounts payable	$	269.98
Other payables		37,336.40
Shares		3,317,648.97
Certificates of deposit		16,463,121.93
Deposit accounts		13,288,193.20
Dividends payable		165,145.33
Contingency reserves		330,671.46
Miscellaneous		N.A.
Undivided earnings		27,954.60
Interest on deposits and C.D.'s payable		228,140.91
TOTAL LIABILITIES	$	33,858,482.78

CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET

December 31, 1982

ASSETS

Delinquent Loans:		
2 to less than 6 months	$	2,482,149.20
6 to less than 12 months		1,516,295.56
12 months and over		2,012,803.70
TOTAL DELINQUENCY		6,011,248.46
Total loans		99,613,721.04
Cash		4,252,042.13
Savings and loan shares		1,246,160.44
Loans to credit unions		71,651.09
Furniture, fixtures and equipment		807,641.81
Other assets		4,262,397.68
Land and building		4,119,682.19
Deposits in corporate		17,137,020.41
Deposits in other credit unions		430,012.03
U.S. Government securities		258,683.53
Miscellaneous		383,938.59
TOTAL ASSETS	$	132,582,950.94

LIABILITIES

Accounts payable	$	175,053.03
Notes payable		5,281,589.81
Other payables		165,727.29
Share drafts		19,335,322.29
IRA accounts		2,550,862.65
Shares		58,384,664.28
Certificates of deposit		34,723,867.91
MOD shares		2,369,067.37
Certificates of indebtedness		454,633.65
Dividends payable		1,421,907.68
NCUA Insurance reserve		1,232,206.01
Special reserves for delinquent loans		3,127,932.72
Contingency reserves		1,050,614.69
Miscellaneous		N.A.
Undivided earnings		1,965,203.99
Interest on deposits and C.D.'s payable		344,297.57
TOTAL LIABILITIES	$	132,582,950.94

SECURITIES BUREAU

The Securities Bureau is responsible for the administration and enforcement of the Idaho Securities Act. The objective of the Securities Bureau in administering the Securities Act is to prevent fraudulent activity in the offer and sale of securities and to assure full disclosure of information in securities offerings to Idaho investors. The Bureau attempts to meet these objectives by engaging in the following activities:

1. The investigation and, when necessary, the prosecution of alleged violations of the Securities Act.
2. The registration of all securities required to be registered pursuant to the Securities Act.
3. The granting of exemptions from registration for securities eligible for exemptions pursuant to the Securities Act.
4. The licensing and registration of individuals and firms engaged in the securities business including broker-dealers, salesmen and investment advisers.
5. The examination of securities issuers, broker-dealers, salesmen and investment advisers, when necessary.

During FY 1983, the Securities Bureau registered 2,101 securities offerings totaling approximately $650 billion and granted 435 exemptions from registration. The total number of major enforcement actions was 12 and there were 283 broker-dealers, 5,004 securities salesmen and 22 investment advisers registered with the Department.

The Securities Bureau is also responsible for the administration of the Idaho Corporate Take Over Act which requires full disclosure of information in tender offers for the equity securities of major Idaho corporations which can result in the change of ownership and management of these corporations.

IDAHO CREDIT CODE PROGRAM

The goal of the Idaho Credit Code (ICC) Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishments of the following objectives:

1. Reviewing transactions of regulated lenders for compliance with the ICC.
2. Taking action to investigate and resolve consumer complaints.

During FY 1983, the Idaho Credit Code Program made examinations of regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

REGULATED LENDERS

STATE OF IDAHO

June 30, 1983

BLACKFOOT
- C. O. Cox & Neola C. Clark dba Cox Insurance and Loans
- The Lockhart Company

BOISE
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc. (2 offices)
- Avco Financial Services of Idaho Falls, Inc.
- BarclaysAmerican/Financial, Inc. (2 offices)
- Beneficial Finance Company of Idaho
- Blazer Financial Services, Inc.
- C.I.T. Financial Services, Inc.
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Fidelity Financial Services, Inc.
- FinanceAmerica Corporation
- Household Finance Corporation
- The Lockhart Company
- Norwest Financial Idaho, Inc.
- Old National Financial Services, Inc.
- Rainier Credit Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- West Beneficial Finance, Inc.

BURLEY
- Blazer Financial Services, Inc.
- Norwest Financial Idaho, Inc.
- West Beneficial Finance, Inc.

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Jack Murdoch Finance Corporation
- State Finance Company

COEUR D'ALENE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Idaho
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Household Finance Corporation
- Norwest Financial Idaho, Inc.
- Transamerica Financial Services

IDAHO FALLS
- Avco Financial Services of Idaho Falls, Inc.
- BarclaysAmerican/Financial, Inc.
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Household Finance Corporation
- The Lockhart Company
- Norwest Financial Idaho, Inc.
- Transamerica Financial Services

KELLOGG
Avco Financial Services of Idaho Falls, Inc.

LEWISTON
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
BarclaysAmerican/Financial, Inc.
Blazer Financial Services, Inc.
Household Finance Corporation
Norwest Financial Idaho, Inc.

MOSCOW
Credithrift of America, Inc.

MOUNTAIN HOME
Household Finance Corporation

NAMPA
BarclaysAmerican/Financial, Inc.
Household Finance Corporation
Nampa Finance Company
Norwest Financial Idaho, Inc.
Transamerica Financial Services

POCATELLO
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Blazer Financial Services, Inc.
Credithrift of America, Inc.
Household Finance Corporation
The Lockhart Company
Norwest Financial Idaho, Inc.
Security Pacific Finance Corporation
Transamerica Financial Services
West Beneficial Finance, Inc.

SODA SPRINGS
Hendricks Finance

TWIN FALLS
Aetna Finance Company
Avco Financial Services of Idaho Falls, Inc.
Blazer Financial Services, Inc.
Household Finance Corporation
The Lockhart Company
Norwest Financial Idaho, Inc.
Transamerica Financial Services
West Beneficial Finance, Inc.

SCHEDULE A
BALANCE SHEET - OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
ASSETS			
Cash on hand and in Banks	$ 496,287.18	$ 76,765.76	$ 573,052.94
(a) Gross Receivables	165,717,786.09	46,043,820.82	211,761,606.98
(b) Less: Unearned Discount	34,238,736.84	9,016,363.26	43,255,100.10
(c) Total Net Receivables	131,479,049.25	27,027,457.63	168,506,506.88
(d) Less: Reserve for Bad Debts	3,575,848.80	769,653.06	4,345,501.86
(e) Adjusted Net Receivables	127,903,200.45	36,257,804.57	164,161,005.02
Real Estate (less depreciation)	684,876.94	244,088.86	928,965.80
Furniture, Fixtures, and Equipment (less depreciation)	435,330.92	157,928.21	593,259.13
Deferred Charges	892,149.85	22,937.91	915,087.76
Head Office Clearings	-0-	-0-	-0-
Other Assets:			
(a) Accounts Receivable	209,144.90	33,141.29	242,286.19
(b) Repossessions	1,398,756.48	696,906.00	2,905,662.48
(c) Miscellaneous	417,306.88	147,905.85	565,212.73
(d) Accrued Interest Receivable	364,516.11	365,977.21	730,493.32
TOTAL ASSETS	$132,801,569.71	$ 38,003,455.66	$170,805,025.37

LIABILITIES	
Accounts and Notes Payable:	
(a) Banks	$ 287,049.32
(b) Due Parent Company or Affiliate	133,441,415.91
Bonds and Long Term Accounts and Notes	732,035.90
Other Liabilities:	
(a) Accrued Expense	346,367.40
(b) Dealers Reserve	177,850.70
(c) Other	10,454,551.31
Net Worth (if individual or partnership)	(53,888.36)
Capital Stock (if corporation)	3,444,747.00
Surplus	23,983,467.18
Undivided Profits	(1,008,570.99)
Reserve for Contingencies	-0-
TOTAL LIABILITIES	$170,805,025.37

SCHEDULE B
STATEMENT OF INCOME AND EXPENSE
OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
INCOME			
Interest and Dividends on Securities	$ 399,058.67	$ 447,473.14	$ 846,531.81
Charges Collected and/or Earned	29,387,976.11	4,699,578.07	34,087,554.18
Insurance Commission Earned	93,349.21	19,757.91	113,107.12
Other Income:			
(a) Bad Debt Recoveries	206,351.41	22,612.27	228,963.68
(b) Miscellaneous	333,145.82	104,327.34	437,473.16
Gross Operating Income	30,419,881.22	5,293,748.73	35,713,629.95
EXPENSE			
Salaries, Wages & Fees	$ 3,694,755.51	$ 735,668.15	$ 4,430,423.66
Taxes (other than income)	144,158.36	41,287.63	185,445.99
Depreciation on Buildings, Furniture, Fixtures and Autos	176,485.68	65,022.50	241,508.18
Losses - Charge-Offs, and Transfer to Valuation Reserve:			
(a) On Securities	148,183.00	-0-	148,183.00
(b) On Loans	3,163,627.51	335,790.64	3,499,418.15
(c) Other Losses	1,084.47	35,327.44	36,411.91
Other Operating Expense	6,534,807.10	1,129,706.90	7,664,514.00
Total Expense (before Interest and Federal and State Income Taxes)	13,863,101.63	2,342,803.26	16,205,904.89
Net Operating Income (before Interest and Federal and State Income Taxes)	16,556,779.59	2,950,945.47	19,507,725.06
Interest Paid	17,647,960.26	2,984,426.57	20,632,386.83
Net Income (before Federal and State Income Taxes)	(1,091,180.37)	(33,481.10)	(1,124,661.47)
Federal and State Income Taxes	(556,512.24)	(29,108.84)	(585,621.08)
Net Income (before dividends)	(534,668.13)	(4,372.26)	(539,040.39)
Interest and Dividends Paid on Capital	4,725.00	115.00	4,840.00
Net Income after Dividends	(539,393.13)	(4,487.26)	(543,880.39)

SCHEDULE C
ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Sales Finance and All Other Business	
Total Volume During Period:	(Number)	(Amount)	(Number)	(Amount)
(a) Precomputed Paper	21,574	$44,267,490.84	15,290	$13,363,579.26
(b) Interest Bearing Paper	4,028	25,423,715.15	235	5,943,677.84
Total	25,602	69,691,205.99	15,507	19,307,257.10
Net Losses from Uncollectible Accounts	2,422	3,451,555.30	649	276,286.69
	(APR Actually Charged)		(APR Actually Charged)	
Rate Range of Credit Extended	(Maximum)	(Minimum)	(Maximum)	(Minimum)
(a) $300.00 or less	35.45% to	30.74%	29.74% to	24.74%
(b) $300.01 to $1,000.00	32.32%	26.32%	27.85%	20.60%
(c) $1,000.01 to $2,500.00	28.78%	22.34%	25.33%	21.14%
(d) $2,500.01 to $4,000.00	26.06%	20.70%	23.52%	20.19%
(e) $4,000.01 to $5,000.00	24.02%	20.39%	21.57%	19.77%
(f) $5,000.01 and Larger	22.20%	18.36%	20.99%	18.56%
Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
(a) $300.00 or less	609	$ 124,127.18	2,236	$ 520,680.63
(b) $300.01 to $1,000.00	7,065	4,359,019.59	10,162	5,635,509.92
(c) $1,000.01 to $2,500.00	10,711	17,060,895.64	2,406	3,315,903.03
(d) $2,500.01 to $4,000.00	3,831	11,331,940.71	319	925,543.13
(e) $4,000.01 to $5,000.00	805	3,501,449.75	49	219,034.08
(f) $5,000.01 and Larger	2,581	33,610,273.24	353	8,691,585.31
Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by Insurance which was purchased on behalf of the borrower:				
(a) Credit Life Insurance		71.92%		10.63%
(b) Health and Accident Insurance		60.33%		6.28%
(c) Fire or Personal Property Floater		15.09%		-0-
Delinquency:				
(a) Contractually delinquent for 60 days	$1,233,958.78	.07%	$ 221,912.91	.05%
(b) Contractually delinquent for 90 days	$2,751,940.37	1.66%	$1,595,126.16	3.46%

REGULATED LENDERS
CONSOLIDATED REPORT
12-31-82

	Number	Dollar Amount Mil. Thou.
BANKS		
Direct Consumer Loans		
(a) Auto loans	9,407	33,896
(b) Furniture, appliances & equipment loans	3,218	17,336
(c) Mobile home loans	1,223	9,134
(d) Travel trailer & motor home loans	577	2,815
(e) Medical & dental loans	29	17
(f) Unsecured consumer loans	5,940	11,511
(g) All other direct & secured consumer loans	5,407	23,689
Indirect Consumer Loans (purchased paper)		
(a) Auto loans	4,742	20,901
(b) Furniture, appliances & equipment loans	1,609	2,796
(c) Mobile home loans	796	7,693
(d) Travel trailer & motor home loans	203	980
(e) Medical & dental loans	292	439
(f) All other indirect consumer loans	982	592
Credit Cards and Related Plans		
(a) Retail (charge account) credit card plans	22,999	6,727
(b) Check credit & revolving credit plans	14,680	2,935
Direct Consumer Loans by Banks	72,104	141,462
Less: Unearned income on loans	-0-	9,360
Net Direct Consumer Loans by Banks	72,104	132,102
Loans Made Subject to the UCCC by Agreement	467	3,373
Total Regulated Loans by Banks	72,571	135,475

CONSUMER LOANS UNDER UCCC
12-31-82

Regulated Lenders	164,161
Supervised Lenders	135,475
Total Consumer Loans	299,636

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1983

BLACKFOOT
- Betty Girardi dba Credit Bureau of Blackfoot
- Merchants Adjustment Bureau, Inc.

BOISE
- Action Collection Service, Inc.
- Ada Collection Services, Inc.
- American Collection Service, Inc.
- Central Adjustment Bureau, Inc.
- CheckRite of Boise, Inc.
- Collections, Inc.
- Consumer Credit Counseling Service of Idaho, Inc.
- Control-O-Fax Corporation dba Professional Credit Analysts, Inc.
- The Credit Bureau Inc. of Georgia dba CBI Collections-Boise
- Credit Data of Idaho, Inc.
- Credit Services, Inc.
- Dun & Bradstreet, Inc.
- I. C. System, Inc.
- Idaho Adjustment Service
- Idaho Collections, Inc.
- Intermountain Credit Services
- National Financial Service, Inc.
- National Revenue Corporation
- Professional Adjustment Company
- SPEID Collection Service
- United Credit Men's Association
- Western States Service Corporation

BURLEY
- Credit Bureau of Burley, Inc.

CALDWELL
- Universal Recovery Service, Inc.

COEUR D'ALENE
- Action Unlimited, Inc.
- Aero Agency Collections
- Coeur d'Alene Credit Bureau
- North Idaho Credit Corporation

EMMETT
- Mutual Credit Services, Inc. dba Credit Bureau of Gem County

GENEVA
- Price Professional Adjusters, Inc.

GOODING
- Gooding Credit Bureau

GRANGEVILLE
- Credit Bureau Services

HEYBURN
Gold Standard Collection Bureau, Inc.

IDAHO FALLS
Business Management Service
Credit Bureau of Idaho Falls, Inc.
Credit Service Company
FMB Associates dba Brad's Collection Agency
HMS/MARS, Inc.
Idaho Falls Consolidated Hospitals, Inc. dba Collection Services
Interstate Collections of Idaho
Norris & Associates, Inc.
Professional Collection Corporation
Lewis C. Ross, Jr., Inc.

JEROME
Credit Bureau of Jerome, Inc.

KELLOGG
Credit Bureau of Shoshone County, Inc.

KETCHUM
Credit Bureau of Blaine County, Inc.

LEWISTON
Consumer Credit Counseling Service of Northern Idaho, Inc.
Credit Bureau of Lewiston-Clarkston, Inc.
Western Adjustment Bureau

MERIDIAN
Bolen Credit Service dba Tri-County Adjustment Bureau

MOSCOW
Accounts Recovery, Inc.
Inland Merchants Association, Inc.
Sunkidd Venture Inc. dba American Bonded Collection Specialists

NAMPA
Consolidated National Account Systems
The Credit Bureau Inc. of Georgia dba CBI Collections-Nampa/Caldwell

OLDTOWN
North Idaho Credit Corporation

PAYETTE
Carol Collection Agency
Treasure Valley Collection Agency
United Credit Men's Association, Inc.

POCATELLO
Bannock Collectors, Inc.
Consumer Credit Counseling Service of Southeastern Idaho, Inc.
Credit Bureau of Pocatello, Inc.
Professional Adjustment Bureau, Inc.

REXBURG
Collections Unlimited, Inc.
Credit Bureau of Eastern Idaho, Inc.

RIGBY
M. $. O. (Money to Save and Organize)

RUPERT
Magic Valley Credit Bureau, Inc. dba Credit Bureau of Rupert

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Credit Bureau of Sandpoint

SODA SPRINGS
Aadco, Inc. dba Credit Bureau of Southern Idaho

TWIN FALLS
Credit Bureau of Twin Falls
Credit Data Idaho Twin Falls, Inc.
1st Fidelity Financial Services
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

CEMETERIES REPORTING UNDER THE ENDOWMENT CARE CEMETERY ACT

FY 83

Cloverdale Memorial Park Association, Inc.	Boise
Filer Lodge #125 I.O.O.F. Cemetery	Filer
Hillcrest Memorial Gardens, Inc.	Caldwell
Lewis-Clark Memorial Gardens, Inc.	Lewiston
Mountain View Memorial Park, Inc.	Boise
Parks Development Co. (Sunset Memorial Park)	Twin Falls
Pinecrest Memorial Park.	Sandpoint
Restlawn Memorial Park	Coeur d'Alene
Restlawn Memorial Gardens, Inc.	Pocatello
Rosedale Memorial Park, Inc.	Payette
Shoshone Memorial Gardens, Inc.	Pinehurst
Terrace Lawn Memorial Gardens, Inc.	Meridian
Twin Falls Cemetery Association.	Twin Falls